

Cochise Combined Trust
DRAFT - Minutes of Work Session
Thursday, January 30, 2025

Trustees Present:

Wendy Davis, Chairperson
Sharon Gilman, Trustee
J.D. Rottweiler, Trustee
Jennifer Graeme, Trustee
Jackie Elliott, Trustee
Jennifer Lawson, Trustee

Others Present:

Ryan Benitez, Cheiron	Rachele Martin, BCBS of Arizona
Bryan Espinoza, Navitus	Laura Montini, GBS
Mike Groeger, BCBS of Arizona	Stephanie Moore, GBS
Lynn Harris, Ameritas	James Perry, Cochise College
John Hatz, GBS	Nayla Ramirez, Central AZ College
Michael Hensley, JS&H	Lisa Thompson, Navitus
Krista Keller, AmeriBen	Pam Vannoy, AmeriBen
Wendy Koop, Cochise College	Daniela Zubic, GBS

1. Call to Order, Open Remarks, Introductions and Agenda Review

The meeting was called to order at 9:00 a.m. by Chairperson Davis. Chairperson Davis welcomed everyone to the 2025-26 Cochise Combined Trust renewal meeting, reviewed the agenda and thanked everyone for coming.

2. Fiduciary Responsibility and Compliance Update

Mike Hensley from JSH provided Trustees with a presentation on fiduciary liability responsibility.

3. Trust Administration Review and Strategic Planning

Stephanie Moore from GBS provided Trustees with the annual Trust Administration Review and Strategic Planning Report.

4. Trust Financial Update

Stephanie Moore from GBS presented the financial summary comparison for the last five years and large claims comparison for the last seven years.

5. Network Savings Report

Michael Groeger and Rachele Martin from Blue Cross Blue Shield of Arizona reviewed recent efforts of Blue Cross Blue Shield of Arizona and a review of the network savings for the Trust.

Meeting recessed at 10:17am. Meeting resumed at 10:30am.

6. Medical Claims and Medical Management Report

Krista Keller from AmeriBen presented the medical claims experience incurred and paid from January 1, 2024, through December 31, 2024, compared to those to that of the same time period in the prior year. Trustee Rottweiler inquired about the recent trends regarding vaccination compliance. Pam Vannoy from AmeriBen presented the Medical Management claims from January 1, 2024, through December 31, 2024. A brief discussion followed regarding timeliness of prior authorization approvals and the challenges of receiving timely care for those living in a rural environment.

7. Prescription Claims Report

Lisa Thompson and Bryan Espinoza from Navitus presented a review of prescription drug utilization from January 1, 2024, through September 30, 2024, compared to same time period of the prior year. Trustee Rottweiler inquired about the drive for new drugs on the market. A brief discussion followed regarding new programs such as Access Guidance Services, RxPost Check, and Medical Carve Out options.

8. Dental Claims Report

Lynn Harris from Ameritas presented dental claims from January 1, 2024, through December 31, 2024. A brief discussion followed regarding the number of providers in the area.

9. Vision Claims and Utilization Report

Kym Sumner and Ambrosia Jones from EyeMed provided a review of the vision plan and the vision claims paid from July 1, 2024, through December 31, 2024, compared to the same time period of the previous year.

10. Wellbeing Program Review

Laura Montini from GBS gave a presentation detailing on-site screenings, Wondr, and Sword program participation over the course of the 2023-24 plan year.

Meeting recessed for lunch at 11:50 a.m. and resumed at 1:05 p.m.

11. Recommended Claim Funding Rates and Benefit Options for the 2025-26 plan year

Ryan Benitez from Cheiron presented the actuarial rate development for the 2025-26 plan year. The Medical/Rx funding rate was recommended at 11.3% higher than the current funding rate. The Dental rate changes was recommended 2.7% higher than the current funding rate. The Vision rate was recommended at 7.4% higher than the current funding rate. The Short-Term Disability (STD) rate change was recommended at a 0.0% increase. Ryan also shared various possible benefit changes priced for the EPO, Buy-up EPO, and HDHP plans.

Meeting recessed at 1:48pm. Meeting resumed at 2:00pm.

12. 2025-26 Renewal Discussion and Budget Building

Stephanie Moore reviewed the 2024-24 proposed budget, with the Medical/Rx claim funding recommended rates from the actuary. Trustees reviewed and discussed various plan design options.

13. Adjournment

The meeting was adjourned at 3:11 p.m.

Respectfully Submitted,
Laura Montini, Account Manager